

Debtor 1 Daniel Everett Davis

Debtor 2 Angela C. Davis
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Texas
(State)

Case number 15-42161

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust N.A., et al Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account: 9 8 2 2

Property address: 7709 Western Oaks Drive
Number Street

N Richland Hills TX 76182
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 03 / 01 / 2020
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: **Outstanding escrow + (b) \$ 398.68
- c. **Total.** Add lines a and b. (c) \$ 398.68

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

 / /
MM / DD / YYYY

Debtor 1 **Daniel Everett Davis**
First Name Middle Name Last Name

Case number (if known) **15-42161**

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Raymond Valderrama
Signature

Date **03 16 2020**
____/____/____

Print **Raymond Valderrama**
First Name Middle Name Last Name

Title **AVP Bankruptcy**

Company **BSI Financial Services**

If different from the notice address listed on the proof of claim to which this response applies:

Address **7505 Irvine Center Drive**
Number Street
Irvine CA 92618
City State ZIP Code

Contact phone **949 201 4287**
(____) ____-____

Email _____

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Response was served on the 16th day of March, 2020. Said Response was filed electronically. Service was accomplished by the method and to the following as indicated.

By: /s/ Richard Anderson
RICHARD E. ANDERSON
State Bar No. 01209010
4920 Westport Drive
The Colony, Texas 75056
Email: randerson@AndersonVela.com

BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL, POSTAGE PREPAID:

DEBTOR

Angela C. Davis
7709 Western Oaks Drive (Property)
North Richland Hills, TX 76182

DEBTOR

Daniel Everett Davis
7709 Western Oaks Drive (Property)
North Richland Hills, TX 76182

DEBTORS' ATTORNEY

Behrooz P. Vida
The Vida Law Firm, PLLC
3000 Central Drive,
Bedford, TX 76021

TRUSTEE

Tim Truman
6851 N.E. Loop 820, Suite 300
North Richland Hills, TX 76180

U.S. TRUSTEE

United States Trustee
1100 Commerce Street, Room 976
Dallas, TX 75242

CREDITOR ATTORNEY

Carlos R. Hernandez-Vivoni
1255 West 15th Street, Suite
1060
Plano, TX 75075
214-291-3800
chernandez@wblawpr.com
Assigned: 01/27/2017

representing Ditech Financial LLC
P. O. Box 9013
Addison, TX 75001
(Creditor)

Assigned: 03/07/2017

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(Creditor)

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Assigned: 06/18/2015

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Assigned: 01/24/2017

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(Creditor)

Assigned: 09/17/2018

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(Creditor)

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The Sundmaker Firm, LLC
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Assigned: 08/31/2016

representing GREEN TREE SERVICING LLC, AS
AUTHORIZED SERVICER FOR FANNIE
MAE AS OWNER AND HOLDER OF
ACCOUNT-CONTRACT ORIGINATED BY
COUNTRYWIDE HOME LOANS, INC.
1027 NINTH STREET
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504-568-0515

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Assigned: 06/19/2015

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(Creditor)

Assigned: 11/21/2016

representing JPMorgan Chase Bank, National Association
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(Creditor)

Assigned: 11/15/2017

representing DITECH FINANCIAL LLC
(Creditor)

Assigned: 12/19/2017

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Assigned: 11/29/2017

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Assigned: 12/06/2017

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(Creditor)

Kristin Ann Zilberstein
The Law Offices of Michelle
Ghidotti
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Santa Ana, CA 92705
949-427-2010

representing U.S. Bank Trust National Association, as
Trustee of Chalet Series III Trust
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Assigned: 12/19/2018

/s/ Richard E. Anderson
RICHARD E. ANDERSON